

I claim:

1. A method for changing data stored on a first card having at least one magnetic storage region, the at least one magnetic region storing data representing account identification data, the method comprising the steps of:

4 receiving the account identification data of the first card;

5 determining a second card and a third card based on the account identification
6 data of the first card, the second and third cards each being identified by different account
7 identification data;

8 selecting one of the second and third cards; and

9 writing the account identification data of the selected card onto the at least one
10 magnetic region of the first card.

1 2. The method of claim 1, wherein the step of receiving includes receiving the

2 account identification data of the first card, the first card being a universal card, and the step of
3 determining including determining the second and third cards, each of the second and third
4 cards being conventional magnetic stripe cards.

1 3. The method of claim 1, wherein the step of receiving includes reading the

2 account identification data of the first card from the at least one magnetic region of the first
3 card.

1 4. The method of claim 3, wherein the at least one magnetic region comprises a
2 magnetic stripe, the account identification data being stored on the magnetic stripe in such a
3 way so as to be compatible with conventional magnetic stripe card readers.

1 5. The method of claim 1, wherein the step of determining includes reading data
2 representing the second and third cards from a memory.

1 6. The method of claim 1, wherein the step of determining includes the step of
2 displaying data associated with the second and third cards on a display.

1 7. The method of claim 1, further including repeating the steps of receiving,
2 determining, selecting, and writing, wherein the repeated step of selecting includes selecting
3 one of the second and third cards different from the card selected in the original step of
4 selecting.

1 8. The method of claim 1, wherein a universal reader/writer performs the steps of
2 receiving, determining, and writing.

1 9. The method of claim 1, further including the step of passing a security test prior
2 to the step of writing, the step of writing being performed depending upon whether the security
3 test is passed.

1 10. The method of claim 9, wherein the step of passing the security test includes
2 reading a fingerprint and comparing the fingerprint with a fingerprint stored in a storage device.

1 11. A device for transforming a first card having at least one magnetic storage
2 region into another card, the device comprising:

3 an input device for receiving account identification data identifying the first
4 card;

5 a processor coupled to the input device for determining a second card and a third
6 card based on the account identification data of the first card, the second and third cards each
7 being identified by different account identification data; and

8 a magnetic write head coupled to the processor for writing the account
9 identification data of one of the second and third cards onto the at least one magnetic region of
10 the first card.

1 12. The device of claim 11, further including a memory coupled to the processor for
2 storing the account numbers of the second and third cards.

1 13. The device of claim 11, wherein the device is a universal reader/writer.

1 14. The device of claim 11, wherein the input device comprises a magnetic read
2 head for reading the at least one magnetic storage region of the first card.

1 15. The device of claim 14, wherein the magnetic read head and the magnetic write
2 head are combined as a magnetic read/write head.

1 16. The device of claim 14, further including a slot for receiving the first card, the
2 magnetic read head reading the first card while the first card is disposed in the slot.

1 17. The device of claim 11, further including a display coupled to the processor for
2 displaying data associated with at least one of the second and third cards.

1 18. The device of claim 17, wherein the display comprises a touch-sensitive display,
2 the second and third cards being selectable by touching the display.

1 19. The device of claim 11, further including a control for selecting one of the
2 second and third cards.

1 20. The device of claim 19, wherein the magnetic write head is configured to write
2 the account identification data of one of the second and third cards onto the at least one
3 magnetic region of the first card responsive to the control.

1 21. The device of claim 19, wherein the control includes a plurality of buttons.

1 22. The device of claim 11, further including:

2 a memory coupled to the processor for storing the account identification data of
3 the second and third cards; and
4 an interface coupled to the memory for connection with an external device, the
5 interface being configured to receive the account identification data of the second and third
6 cards, the interface transferring the account identification data of the second and third cards to
7 the memory.

1 23. The device of claim 11, wherein the device is incorporated into a cellular
2 telephone.

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1 24. The device of claim 11, wherein the device is incorporated into a personal digital
2 assistant.

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1 25. The device of claim 11, wherein the processor is configured to generate a
2 security test, the magnetic write head being configured to write to the first card depending upon
3 whether the security test is passed.

1 26. The device of claim 11, further including:
2 a memory coupled to the processor for storing a fingerprint; and
3 a fingerprint reader coupled to the processor, the processor being configured to
4 compare a fingerprint read from the fingerprint reader with the fingerprint stored in the
5 memory.

1 27. The device of claim 11, further including:
2 a memory coupled to the processor for storing a password; and
3 a control for receiving a password from a user, the processor being configured to
4 compare the password from the control with the password stored in the memory.

1 28. The device of claim 27, wherein the password is a personal identification
2 number.

1 29. The device of claim 11, wherein the at least one magnetic storage region
2 comprises a magnetic stripe, the magnetic write head being configured to write to the magnetic
3 stripe in such a way that data written to the magnetic stripe is readable by a conventional card
4 reader.

1 30. The device of claim 11, wherein the device is small enough to fit in a standard
2 wallet.

1 31. The device of claim 11, wherein the device is less than about 1/8 of an inch in
2 thickness.

1 32. A method for configuring a device that transforms a first card into another card
2 selected from a plurality of cards, the method comprising the steps of:
3 storing account identification data for a first card to a database;

4 storing account identification data for a second card and a third card to the
5 database, the database associating the account identification data of the first card with the
6 account identification data of the second and third cards; and

7 storing the account identification data for each of the first card, the second card,
8 and the third card into a memory of the device, the memory and the device being separate from
9 the database.

1 33. The method of claim 32, further including the step of generating a security test,
2 the step of storing being performed depending upon whether the security test is passed.

1 34. The method of claim 32, wherein the step of storing the account identification
2 data of the second and third cards into the database includes reading the account identification
3 data from the second and third cards using a magnetic read head.

1 35. The method of claim 32, wherein the step of storing the account identification
2 data of the second and third cards into the database includes sending the account identification
3 data of the second and third cards to the database via at least one of a telephone network and the
4 internet.

1 36. A card comprising:
2 a memory for storing a first account identification data and a second account
3 identification data;

4 a control coupled to the memory for allowing a user to select either the first
5 account identification data or the second identification data;
6 a re-writable magnetic storage region coupled to the memory; and
7 a device for writing either the first or the second account identification data
8 responsive to the control.

sub E 1 37. The card of claim 36, wherein the control comprises a plurality of touch-

sub E 2 sensitive pads.

sub E 1 38. The card of claim 36, wherein the magnetic storage region comprises a magnetic

sub E 2 stripe.

sub E 1 39. The card of claim 38, wherein the magnetic stripe is configured so as to be

sub E 2 compatible with conventional magnetic stripe readers.

sub E 1 40. The card of claim 36, wherein the first and the second account identification data

sub E 2 includes data representing an account number.

sub E 1 41. The card of claim 36, further including a fingerprint reader coupled to the

sub E 2 memory, the device for writing being responsive to the fingerprint reader.

sub E 1 42. The card of claim 41, further including a processor coupled to the fingerprint

sub E 2 reader and the memory, the memory storing a fingerprint, the processor being configured to

- Concluded
Exhibit E*
- 3 compare a fingerprint read by the fingerprint reader with the fingerprint stored in the memory,
 - 4 the device for writing being responsive to whether the fingerprint read by the fingerprint reader
 - 5 matches the fingerprint stored in memory.

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Add E2